

ANNUITY DISCLOSURE

Interest Rate: Your annuity will earn an initial rate of _____% APY

Surrender Charges: Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty free provision. Withdrawals from annuities prior to age 59½ may be subject to IRS penalties.
(Please consult your tax advisor for specific advice.)

Preferred Choice: Year 1 2 3 4 5
6% 5% 4% 3% 2% (no surrender charges after 5 years)

- No surrender charge will be applied to any withdrawal made during the thirty (30) day window at the end of the first year.
- Minimum guaranteed interest rate of 1%.

Optimum 3: Year 1 2 3
6% 5% 4%

- Interest rate is guaranteed for the Optimum 3 for a three (3) year contract period. Monies may be withdrawn, penalty free, at the end of the contract period.
- Minimum guaranteed interest rate of 1%.

Preferred 5: Year 1 2 3 4 5
6% 5% 4% 3% 2% (no surrender charges after 5 years)

- Minimum guaranteed interest rate of 2%.

Preferred 8: Year 1 2 3 4 5 6 7 8
9% 8% 7% 6% 5% 4% 3% 2% (no surrender charges after 8 years)

- Minimum guaranteed interest rate of 2%.

Dated

Signature Applicant/Annuitant

Signature of Agent

Date Received by NSS

Signature of NSS Acceptance